

**Information to identify the case:**

Debtor 1	<u>Ryan M. Jones</u>	Social Security number or ITIN	<b>xxx-xx-9164</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>18-20377-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ryan M. Jones

5/30/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ryan M. Jones  
 Debtor

Case No. 18-20377-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: May 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2018.

db +Ryan M. Jones, 124 McMahon Drive, Manor, PA 15665-9603  
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
 Ebensburg, PA 15931-0270  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14767850 +Best Buy, c/o Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441  
 14767851 +Bunde, Gillotti, Mulroy & Shultz, 223 Fourth Avenue, Suite 500, Benedum-Trees Building,  
 Pittsburgh, PA 15222-1731  
 14767854 Comcast, PO Box 3001, Southeastern, PA 19398-3001  
 14767855 Comcast, c/o ERC Collection Agency, PO Box 23870, Jacksonville, FL 32241-3870  
 14773688 +Frank, Gale, Bails, Murcko & Pocrass, PC, 707 Grant Street, Suite 3300,  
 Pittsburgh, PA 15219-1913  
 14773691 +Margolis Edelstein, The Oliver Building, 535 Smithfield Street, Suite 1100,  
 Pittsburgh, PA 15222-2307  
 14767863 Office of US Benefits, PO Box 67503, Harrisburg, PA 17106-7503  
 14767865 +USX Federal Credit Union, PO Box 1728, Cranberry Twp, PA 16066-0728  
 14767864 +Union Home Mortgage, PO Box 77404, Ewing, NJ 08628-6404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us May 31 2018 02:24:59 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: AISACG.COM May 31 2018 05:53:00 Capital One Auto Finance, a division of Capital On,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 14767852 EDI: CAPONEAUTO.COM May 31 2018 05:53:00 Capital One Auto Finance, PO Box 60511,  
 City of Industry, CA 91716-0511  
 14767853 EDI: CAPITALONE.COM May 31 2018 05:53:00 Capital One Bank, PO Box 71083,  
 Charlotte, NC 28272-1083  
 14767856 EDI: RCSFNBMARIN.COM May 31 2018 05:53:00 Credit One Bank, P.O. Box 60500,  
 City of Industry, CA 91716-0500  
 14767857 EDI: RMSC.COM May 31 2018 05:53:00 Dick's, c/o Synchrony Bank, PO Box 965003,  
 Orlando, FL 32896-5003  
 14767858 EDI: DISCOVER.COM May 31 2018 05:53:00 Discover Card, PO Box 3025,  
 New Albany, OH 43054-3025  
 14767859 EDI: DISCOVER.COM May 31 2018 05:53:00 Discover Card, PO Box 30421,  
 Salt Lake City, UT 84130-0421  
 14767860 +EDI: BLUESTEM May 31 2018 05:53:00 Fingerhut/Webbank, 6250 Ridgewood Road,  
 Saint Cloud, MN 56303-0820  
 14767861 EDI: WFNNB.COM May 31 2018 05:53:00 Gander Mountain, c/o Comenity Bank, PO Box 659569,  
 San Antonio, TX 78265-9569  
 14767862 E-mail/Text: BKRMailOPS@weltman.com May 31 2018 02:24:28 Kay Jewelers, PO Box 740425,  
 Cincinnati, OH 45274-0425  
 14768686 +EDI: PRA.COM May 31 2018 05:53:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14767866 +EDI: VERIZONCOMB.COM May 31 2018 05:53:00 Verizon, 455 Duke Drive,  
 Franklin, TN 37067-2701

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Union Home Mortgage Corp  
 aty\* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
 Ebensburg, PA 15931-0270  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14773677\* +Best Buy, c/o Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441  
 14773678\* +Bunde, Gillotti, Mulroy & Shultz, 223 Fourth Avenue, Suite 500, Benedum-Trees Building,  
 Pittsburgh, PA 15222-1731  
 14773679\* Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511  
 14773680\* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
 14773681\* Comcast, PO Box 3001, Southeastern, PA 19398-3001  
 14773682\* Comcast, c/o ERC Collection Agency, PO Box 23870, Jacksonville, FL 32241-3870  
 14773683\* Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500  
 14773684\* Dick's, c/o Synchrony Bank, PO Box 965003, Orlando, FL 32896-5003  
 14773685\* Discover Card, PO Box 3025, New Albany, OH 43054-3025  
 14773686\* Discover Card, PO Box 30421, Salt Lake City, UT 84130-0421  
 14773687\* +Fingerhut/Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
 14773689\* Gander Mountain, c/o Comenity Bank, PO Box 659569, San Antonio, TX 78265-9569  
 14773690\* Kay Jewelers, PO Box 740425, Cincinnati, OH 45274-0425  
 14773692\* Office of US Benefits, PO Box 67503, Harrisburg, PA 17106-7503  
 14773694\* +USX Federal Credit Union, PO Box 1728, Cranberry Twp, PA 16066-0728  
 14773693\* +Union Home Mortgage, PO Box 77404, Ewing, NJ 08628-6404  
 14773695\* +Verizon, 455 Duke Drive, Franklin, TN 37067-2701

TOTALS: 1, \* 19, ## 0

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 25

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Union Home Mortgage Corp bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Debtor Ryan M. Jones julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.  
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com  
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com,  
mmh@nsslawfirm.com;klw@nsslawfirm.com;pa73@ecfbis.com  
Lisa M. Swope lms@nsslawfirm.com, mmh@nsslawfirm.com;klw@nsslawfirm.com;pa73@ecfbis.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6